

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: HERNANDEZ, EVERARDO § Case No. 15-81168  
HERNANDEZ, VANESSA G. §  
§  
Debtor(s) §

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court  
327 S Church Street, Room 1100  
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 04/06/2016 in Courtroom 3100, United States Courthouse, 327 S Church Street  
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 02/10/2016 By: /s/BERNARD J. NATALE  
Trustee

BERNARD J. NATALE  
1639 N ALPINE RD SUITE 401  
EDGE BROOK OFFICE CENTER  
ROCKFORD, IL 61107  
(815) 964-4700  
[natalelaw@bjnatalelaw.com](mailto:natalelaw@bjnatalelaw.com)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: HERNANDEZ, EVERARDO  
HERNANDEZ, VANESSA G.  
Debtor(s)

§ Case No. 15-81168  
§  
§  
§

SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of* \$ 80,000.00  
*and approved disbursements of* \$ 63,139.51  
*leaving a balance on hand of* <sup>1</sup> \$ 16,860.49

Balance on hand: \$ 16,860.49

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
9	AmeriCredit Financial Services, Inc.	21,171.51	21,171.51	0.00	0.00
EXEMPT	Everardo Hernandez	15,000.00	15,000.00	15,000.00	0.00
MEDLN1	Adult & Pediatric Orthopedics	710.00	710.00	710.00	0.00
MEDLN2	Integrity Medical	706.00	706.00	706.00	0.00
MEDLN3	American Diagnostic MRI	1,700.00	1,700.00	1,700.00	0.00
MEDLN4	Active Rehab & Wellness	4,254.69	4,254.69	4,254.69	0.00
MEDLN5	Optum United Health Care	7,439.31	7,439.31	7,439.31	0.00
SUBLN1	Farmers Insurance	5,000.00	5,000.00	5,000.00	0.00

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 16,860.49

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BERNARD J. NATALE	6,500.00	0.00	6,500.00
Attorney for Trustee, Fees - ATTY. BERNARD J. NATALE	2,246.25	0.00	2,246.25
Attorney for Trustee, Expenses - ATTY. BERNARD J. NATALE	56.10	0.00	56.10
Other Fees: Clark Jsten Zuccki Frost & Williams	26,666.66	26,666.66	0.00
Other Expenses: Clark Jsten Zuccki Frost & Williams	1,651.38	1,651.38	0.00

Total to be paid for chapter 7 administration expenses: \$ 8,802.35  
 Remaining balance: \$ 8,058.14

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 8,058.14

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,398.48 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Internal Revenue Service	1,398.48	0.00	1,398.48

Total to be paid for priority claims: \$ 1,398.48  
 Remaining balance: \$ 6,659.66

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 21,009.16 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 31.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry SPV I, LLC	1,711.68	0.00	542.58
2	Cavalry SPV I, LLC	2,963.88	0.00	939.52
4	Midland Credit Management, Inc as agent for	514.26	0.00	163.01
5	Capital One Bank (USA), N.A.	325.15	0.00	103.07
6	Sprint Corp.	258.42	0.00	81.92
7	American InfoSource LP as agent for	119.01	0.00	37.72
8 -2	AmeriCredit Financial Services, Inc.	11,234.19	0.00	3,561.11
10	Capital One, N.A.	1,138.62	0.00	360.93
11	Portfolio Recovery Associates, LLC	675.89	0.00	214.25
12	Portfolio Recovery Associates, LLC	1,017.86	0.00	322.65
13	Portfolio Recovery Associates, LLC	1,050.20	0.00	332.90

Total to be paid for timely general unsecured claims: \$ 6,659.66

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims:				\$ 0.00
Remaining balance:				\$ 0.00

Prepared By: /s/BERNARD J. NATALE

Bernard J Natale, Trustee

BERNARD J. NATALE  
1639 N ALPINE RD SUITE 401  
EDGE BROOK OFFICE CENTER  
ROCKFORD, IL 61107  
(815) 964-4700  
natalelaw@bjnatalelaw.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Everardo Hernandez  
Vanessa G. Hernandez  
Debtors

Case No. 15-81168-TML  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-3

User: vgossett  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Mar 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2016.

db/jdb +Everardo Hernandez, Vanessa G. Hernandez, 415 Legend Lane, McHenry, IL 60050-8008  
23260956 ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., dba GM Financial,  
P O Box 183853, Arlington, TX 76096)  
23225372 +Advanced Radiology Consultants, c/o Illinois Collection Service, 8231 - 185th Street, #100,  
Tinley Park, IL 60487-9356  
23225376 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank USA, 15000 Capital One Drive,  
Richmond, VA 23238)  
23458818 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
23684130 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
23225377 +Cavalry SPV I, LLC/FIA Card, c/o Keith S. Shindler, Ltd., 1990 E. Algonquin Road, #180,  
Schaumburg, IL 60173-4164  
23225378 +Charter Communication, c/o Credit Management LP, 4200 International Pkwy,  
Carrollton, TX 75007-1912  
23225379 +Chase Card, P. O. Box 15298, Wilmington, DE 19850-5298  
23225380 +Chase/Best Buy, P. O. Box 15298, Wilmington, DE 19850-5298  
23225381 +CitiFinancial, 6801 Colwell Boulevard, Irving, TX 75039-3198  
23225382 +Comcast, c/o Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4975  
23225385 +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868  
23225386 GE Capital/JC Penney/Portfolio, c/o Blatt Hasenmiller Leibscher,  
10 South LaSalle Street, #2200, Chicago, IL 60603-1069  
23225388 +GM Financial, P. O. Box 181145, Arlington, TX 76096-1145  
23391355 +Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011  
23225391 +Municipality Park Ridge IL, c/o A/r Concepts, 18-3 E Dundee Road,  
Barrington, IL 60010-5292  
23225392 Spring Grove Dental, 2100 Route 12, Suite 202, P. O. Box 310, Spring Grove, IL 60081-0310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23225373 +E-mail/Text: bknotice@erccollections.com Mar 17 2016 01:07:08 AT&T,  
c/o Enhanced Recovery Co, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
23624903 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Mar 17 2016 01:24:57  
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
Oklahoma City, OK 73124-8848  
23225374 E-mail/Text: dob@bcu.org Mar 17 2016 01:07:49 Baxter Credit Union,  
400 North Lakeview Parkway, Vernon Hills, IL 60061  
23385545 +E-mail/Text: bankruptcy@cavps.com Mar 17 2016 01:07:33 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
23225383 +E-mail/Text: mmeyers@blittandgaines.com Mar 17 2016 01:08:44 FIA / Cavalry SPV I, LLC,  
c/o Blitt and Gaines, P.C., 661 Glenn Avenue, Wheeling, IL 60090-6017  
23225384 +E-mail/Text: bankruptcy@cavps.com Mar 17 2016 01:07:33 FIA Card Services, N.A.,  
c/o Cavalry Portfolio Services, P. O. Box 27288, Tempe, AZ 85285-7288  
23225387 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 17 2016 01:24:39  
GECRB / JC Penney, c/o Portfolio Recovery Assoc, 120 Corporate Boulevard,  
Norfolk, VA 23502-4962  
23225389 E-mail/Text: cio.bncmail@irs.gov Mar 17 2016 01:06:12 Internal Revenue Service,  
P. O. Box 7346, Philadelphia, PA 19101-7346  
23225390 +E-mail/Text: bnckohlsnotices@becket-lee.com Mar 17 2016 01:05:59 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
23687995 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 17 2016 01:24:11  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
23478901 E-mail/Text: appebnmailbox@sprint.com Mar 17 2016 01:06:43 Sprint Corp.,  
Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949  
23225393 +E-mail/Text: appebnmailbox@sprint.com Mar 17 2016 01:06:43 Sprint, c/o Afni, Inc.,  
P. O. Box 3097, Bloomington, IL 61702-3097  
23225394 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 17 2016 01:24:39 Synchrony Bank,  
c/o Portfolio Recovery Assoc, 120 Corporate Boulevard, Norfolk, VA 23502-4962  
23225395 +E-mail/Text: bsimmons@amsher.com Mar 17 2016 01:08:03 T-Mobile,  
c/o Amsher Collection Service, 600 Beacon Pkwy W., #30, Birmingham, AL 35209-3120  
23225396 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 17 2016 01:06:46 T-Mobile, c/o Midland Funding,  
8875 Aero Drive, #200, San Diego, CA 92123-2255  
23225397 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 17 2016 01:24:11  
World Financial Network Bank, c/o Portfolio Recovery Assoc, 120 Corporate Boulevard,  
Norfolk, VA 23502-4962

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0752-3 User: vgossett Page 2 of 2 Date Rcvd: Mar 16, 2016  
Form ID: pdf006 Total Noticed: 34

23225375\* ++BAXTER CREDIT UNION, COLLECTION DEPARTMENT, PO BOX 8133, VERNON HILLS IL 60061-8133  
(address filed with court: Baxter Credit Union, 400 North Lakeview Parkway,  
Vernon Hills, IL 60061)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2016 at the address(es) listed below:

Bernard J Natale on behalf of Trustee Bernard J Natale natalelaw@bjnatalelaw.com  
Bernard J Natale natalelaw@bjnatalelaw.com, bnatale@ecf.epiqsystems.com  
Cari A Kauffman on behalf of Plaintiff AMERICREDIT FINANCIAL SERVICES, INC. d/b/a GM Financial ckauffman@sormanfrankel.com, dfrankel@sormanfrankel.com  
Cari A Kauffman on behalf of Creditor AMERICREDIT FINANCIAL SERVICES, INC. d/b/a GM Financial ckauffman@sormanfrankel.com, dfrankel@sormanfrankel.com  
James T Magee on behalf of Debtor 1 Everardo Hernandez bankruptcy@mageenegele.com  
James T Magee on behalf of Debtor 2 Vanessa G. Hernandez bankruptcy@mageenegele.com  
Meghan N Bolte on behalf of Trustee Bernard J Natale mmagnuson@bjnatalelaw.com, mbolte@bjnatalelaw.com  
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 8